



PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Attorney Docket No.: 32414.33.0

Mark Laycock

Application No.: 10/098,678

Examiner: Snapp, Sandra S.

Filed: March 14, 2002

Group Art Unit: 3624

For: Method and System for Operating a Financial Instrument

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

The present communication is a response to the Office Action mailed on September 23, 2004, in the above-identified application. Changes are shown by strike-through for deleted matter, or underlining for added matter.

Amendments begin page 2 of this paper.

Remarks begin on page 6 of this paper.

MAR 01 2005

Form PTO-1083
Doc. No. 32414.33
In re application of Mark Laycock

Serial No. 10/098,678

Filed: March 14, 2002

For: Method and System for Operating a Financial Instrument

COMMISSIONER FOR PATENTS
ALEXANDRIA, VA 22313-1450

Sir: Transmitted herewith is an amendment in the above-identified application.

[X] Applicant claims small entity status.

[] A verified statement to establish small entity status under 37 CFR 1.9 and 1.27 is enclosed.

[X] No additional fee is required. The fee has been calculated as shown below:

(Col. 1)	(Col. 2)	(Col. 3)	SMALL ENTITY		OTHER THAN A SMALL ENTITY	
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA		
TOTAL	11	MINUS	** 20	= 0		
INDEP.	3	MINUS	*** 3	= 0		
<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEP. CLAIM						

SMALL ENTITY	
RATE	ADDIT. FEE
\$25	\$0
\$100	\$0
	\$0
	\$0
TOTAL ADDIT. FEE	

OR

OTHER THAN A SMALL ENTITY	
RATE	ADDIT. FEE
\$50	\$0
\$200	\$0
	\$0
	\$0
TOTAL	

* If the entry in Col. 1 is less than the entry in Col. 2, write "0" in Col. 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space.

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, write "3" in this space.

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found from the equivalent box in Col. 1 of a prior amendment or the number of claims originally filed.

[] Please charge by Deposit Account No. 061910 in the amount of \$0. A duplicate copy of this sheet is attached.

[] A check in the amount of \$0.00 is attached.

[X] The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 061910. A duplicate copy of this sheet is attached.

[x] Any filing fees under 37 CFR 1.16 for the presentation of extra claims.

[x] Any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

James J. Paige 50,886

#30838171